



TOWN OF HOLBROOK
HUMAN RESOURCES DEPARTMENT
50 North Franklin Street
Holbrook, MA 02343

Director of Human Resources
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Telephone: 781.767.9067

Fiscal Year 2021 (July 1 2020 – June 30, 2021)

Dear Retiree:

Congratulations on your retirement! Enclosed, you will find some informative materials and tips to help guide you with your transition into retirement.

- GIC Benefits Overview
- GIC Required Documents for GIC Coverage
- GIC Status Change Form and instructions
- GIC Retiree Dental Plan Handbook
- GIC Retiree Dental Enrollment Form
- GIC 7/1/20 Rate Sheet
- Boston Mutual Summary of Benefits
- Boston Mutual Life Insurance Conversion Form
- Sample of Social Security Benefit Statement
- Sample of Medicare B Bill
- Medicare B Reimbursement Form

PENSION:

You will want to reach out directly to Norfolk County Retirement System or Massachusetts Teachers Retirement System, to get things going with your pension.

Norfolk County: (781) 821-0664 or 480 Neponset St # 15A, Canton, MA 02021

Mass Teachers: (617) 679-6877, GenInfo@trb.state.ma.us, or 500 Rutherford Avenue, Suite 210, Charlestown, MA 02129

HEALTH INSURANCE:

GIC: (617) 727-2310, Group Insurance Commission P.O. Box 556, Randolph, MA 02368

GIC Email (online form): <https://www.mass.gov/forms/contact-the-gic> **Website:** [mass.gov/gic](https://www.mass.gov/gic)

Digital Access to GIC Forms: If GIC has your email address you may use myGICLink to access enrollment forms and make changes

- Go to **bit.ly/mygiclink**
- Enter your email address and DOB
- Choose your GIC form(s)
- Select *Request*
- Check your email for the requested form(s)
- Follow the instructions for completion
- Select *Submit*
- Watch your email for confirmation of receipt

As for your Health Insurance, if you **ARE NOT** Medicare eligible (under 65 years old), nothing really changes aside from your status, until you're Medicare eligible which is when you turn 65 years old. You'll then contact GIC (our health care administrator) directly, and they will guide you with the requirements to convert you onto a Medicare B Supplemental plan. You will need to complete the GIC Municipal Enrollment Status Change Form (FORM-1AMUN). They do require a copy of your Medicare card, so you will not be able to enroll until you are actually enrolled in Medicare B.

As for the Town side, GIC will notify the Town and we just change your status to retired verses active. Until then you can remain on whichever individual or family plan you are on at the time of your retirement. GIC will notify you directly of when it is time to make the switch to a Medicare Supplement Plan.

DENTAL:

You can pick up the GIC retiree dental benefits the plan is MetLife. You will need to complete the GIC Municipal Retiree Dental Enrollment/Change Form (FORM-MRD). If you do not want to enroll no action is needed.

LIFE INSURANCE:

Boston Mutual Life Insurance Company: (800) 669-2668 or 120 Royall Street, Canton, MA 02021

If you are on the Town's Group Basic Life Insurance (active member premium is \$4.40 per month, for the \$10,000 policy), and you are interested in keeping the Basic Group Life Insurance, then you need to complete the enclosed conversion form. Your policy will reduce to \$5,000 (verses \$10,000 as an active member). Your premium will reduce to \$2.20 per month, and will automatically be deducted from your pension. If you do not want to convert, no action is needed, and your policy will terminate.

PAYING YOUR PREMIUM

All benefit payments will be deducted from your pension plan (Norfolk County or Mass Teachers) on a monthly basis (rates enclosed).

MEDICARE B REIMBURSEMENT PERK:

Once you are a Medicare B subscriber you are eligible for the Medicare Reimbursement Perk. If your spouse is a Medicare B subscriber, then they are eligible as well. Please forward your Medicare B Reimbursement form to the Town Hall on a quarterly basis (March, June, September and December) along with the proof of Medicare payment (proof of Medicare payment is explained below). The Town will reimburse you up to 70%, plus the penalty fee (if applicable) that you pay to Medicare.

****If you have computer access, we are also accepting forms through email****

Submit by email: dmcardle@holbrookmassachusetts.us or mail to:

Town of Holbrook

Attn: Dawn McArdle

Treasurer's Office

50 N. Franklin Street, Holbrook, MA 02343

PROOF OF MEDICARE PAYMENT:

To ensure accurate processing of your Medicare B Reimbursements, you must provide proof of your Medicare B payment (along with your completed Medicare B Reimbursement Form). You do not pay the Town for Medicare and we do not have access to these documents, so you are responsible for providing them to the Town. Your Medicare B coverage is paid through either your monthly Social Security or you pay Medicare directly. If you are a recipient of Social Security please forward a copy of your **Social Security Benefit Statement**. This shows your Medicare B insurance deduction rate (proof of Medicare payment). Attached, you will find a sample copy of the notification from Social Security.

If you do not receive Social Security, please forward a copy of your **Medicare Premium Bill** for proper reimbursement (Sample attached).

If you still have questions, we can schedule sometime to meet. Otherwise, please send these forms back to me at your convenience either soft or hard copy. We will get you processed on our end, so you can begin to enjoy your retirement!

I hope this helps!

Best,



Bobbie Lee Curry
Director of Human Resources